

**STERLING TITLE AGENCY LLC  
(ARIZONA FILINGS)**

**SCHEDULE OF ESCROW FEES, CHARGES AND  
SPECIAL RATES**

**AND**

**GENERAL RULES RELATING THERETO**

**SCHEDULE OF ACCOUNT SERVICING FEES**

**AND SUBDIVISION TRUST CHANGES**

**FOR MARICOPA, COCONINO, APACHE/NAVAJO, PIMA,  
MOHAVE, YAVAPAI, YUMA, GILA AND PINAL COUNTY**

**AS OF OCTOBER 6, 2010**

**PREFACE**  
**(Effective 1/26/08)**

**AN ESCROW FEE** is the amount charged for the acceptance of an escrow transaction and performance of the escrow duties by an Escrow Agent. The fee for a particular escrow transaction is based either on the "**Fair Value**" of the property is based upon the sales price and any encumbrances on the property.

When the fee is based on the "**Fair Value**" of the property, the appropriate fee is calculated from schedules of charges where fee amounts are listed coinciding with the "**Fair Value**" amounts in increments of \$5,000.

There are various sub-categories of these fees based on the terms and conditions specific to each escrow transaction. The appropriate way to calculate a fee for each escrow transaction is the subject of this Schedule and general Rules Relative thereto and a thorough understanding of the escrow transaction, this Schedule and the General Rules herein is required in order to charge correctly.

**GENERAL RULES  
RELATIVE TO ESCROW FEES, CHARGES & SPECIAL RATES**

**A. DEFINITIONS (Effective 10/15/09):**

**"Escrow"** means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest herein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or non-happening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designed agent, or employee of any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended 1988).

**"Escrow agent"** means any person engaged in the business of accepting escrows. (A.R.S. 6-801, as Amended 1988)

Unless otherwise specified herein, whenever there is a reference to "Escrow Agent," Escrow Agent shall mean Sterling Title Agency LLC.

**"Escrow business"** means a commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801, as Amended 1988)

**"Fair Value"**

1. When a sale is involved the **"Fair Value"** means the full amount of the consideration paid to the Seller, including any encumbrances being assumed by the buyer and/or the **"Fair Value"** shall be determined from all available information, i.e., amount of encumbrances, assessed value, comparable sale date, etc.
2. Where a sale is not involved the **"Fair Value"** shall be the principal amount of the loan.

**B. COMPUTATION OF THE BASIC ESCROW FEE:  
(Effective 10/15/09)**

1. The Basic Escrow Fee is based on the **"Fair Value"** of the property as defined above in increments of \$5,000.00, including any fractional percentage thereof.
2. Whenever any fractional percentage of the **"Fair Value"** is used, the fee arrived at will be rounded up to the next highest fee increment. For example, if the **"Fair Value"** is \$55,010.00, the Escrow Service Fee will be based on \$60,000.00 computation of **Fair Value**.

**C. ACQUISITIONS OF UNDIVIDED INTERESTS:**  
**(Effective 10/15/09)**

1. The basic escrow fee for a single escrow transaction that involved the same purchaser purchasing the undivided interest(s) in a specific or multiple properties, shall be based on the amount of the interest conveyed, the consideration paid to the Seller or the "**Fair Value**" thereof, whichever is greater.

**D. MULTIPLE SALES OR EXCHANGES**  
**(Effective 10/15/09)**

1. The Basic escrow fee is calculated on the "**Fair Value**" of each property being conveyed, even though there may be common parties involved in these multiple or single escrow transactions and/or concurrent recordings.

**E. CANCELLATION FEES AND CHARGES**  
**(Effective 10/15/09)**

1. Waived

**F. RATES, FEES AND CHARGES IN EFFECT PRIOR TO FILING**  
**(Effective 10/15/09)**

1. All rates and fees contained herein become effective when Title Company receives approval of filed rates.

## **SCHEDULE OF ESCROW FEES**

### **A. BASIC ESCROW FEE (SALE) (Effective 10/15/09):**

The charge of 100% of the Basic Escrow Fee shall be based upon the "**Fair Value**" of the property being conveyed in the escrow transaction. If additional charges are applicable, all such additional charges shall be identified and described separately on the final settlement statement.

### **B. BASIC ESCROW FEE (SALE AND LOAN FEE) (Effective 10/15/09):**

1. When conducting a sale and loan escrow simultaneously (including seller carry back situations), covering identical property, the fee for escrow will be 100% of Basic Escrow Fee.
2. Please see attached Exhibit A for a schedule of escrow fees for Resale Transactions.

### **C. BASIC ESCROW FEE (LEASEHOLD) (Effective 10/15/09):**

1. The charge on the sale of the Leasehold Interest (excepting therefrom Oil, Gas or Mineral Leases) shall be 100% of the Basic Escrow Fee computed upon the "**Fair Value**" of the property leased.
2. The Basic Escrow Fee on an escrow transaction involving the sale of an Oil, Gas, or Mineral lease Estate, shall be negotiated, based on the services rendered.

## **\*\*\*SPECIAL RATES AND FEES\*\*\*\*\***

### **A. ADDITIONAL WORK CHARGE FEE FOR SHORT SALES (Effective 11/26/09)**

\$500.00 to be paid by the seller.

### **B. CONTRACTUAL RATE (Effective 10/15/09)**

Separate contracts may be entered into under specific conditions for which no compensatory escrow service charge has been provided for in this Rate Manual. In any such event, an escrow charge shall be made as may be "**contractually**" agreed upon by and between the Company and the parties to the escrow. The escrow charge under this section shall be \$75.00.

### **C. DOCUMENT PREPARATION FEE (Effective 10/15/09)**

Waived.

**D. DORMANCY FEE (Effective 10/15/09):**

Waived

**E. EMPLOYEE RATE (Effective 10/15/09)**

1. This rate applies only to an employee's primary residence.
2. This rate is available to all full-time current employees (with 30 days or more of service) of Sterling Title Agency LLC. There shall be no rate to employees of other title insurers or their agents.
3. This rate constitutes a waiver of the escrow fee that would otherwise be charged to the employee by established custom, as a party to the transaction.

**F. FHA 203B or VA "STREAMLINE LOAN RATE (Effective 10/06/10)**

1. For FHA Streamlines or VA Streamlines in Maricopa County, the escrow fee shall be \$195.00.

**G. GOVERNMENTAL RATES (Effective 10/15/09):**

Separate contracts may be entered into with governmental, state or municipal agencies for the performing of escrow services, for such charges as may be agreed upon by and between the Company and the agency.

**H. HOLDBACKS (10/06/10):**

The charge for an escrow holdback is \$250.00.

**I. INTEREST BEARING ACCOUNT (Effective 10/6/10)**

There will be a charge of \$25.00 to any party in a transaction requesting their funds on deposit in escrow to be deposited to an interest bearing account. This fee will cover setting up the interest bearing account.

**J. INVESTOR RATE (Effective 10/15/09)**

1. This rate is available to a person who in the ordinary course of their business invests in real estate so that it may produce a revenue, income or profit from its employment.
2. The rate is only applicable to those fees which are being paid for by the investor.
3. This rate cannot be applied to any portion of an escrow fee, which is already less than the full fee, a regular fee or a flat fee. For example, a Subdivider/Builder escrow fee is calculated on a percentage of the full escrow fee, therefore the rate set forth herein would not apply to the remaining portion thereof.
4. The escrow fee to an investor shall be 70% of the applicable escrow fee.

**K. OVERNIGHT DELIVER FEE (Effective 10/15/09)**

Stricken.

**L. RECEIPT OF ELECTRONIC DOCUMENTS (Effective 1/26/08)**

Stricken

**M. RECONVEYANCE TRACKING FEE (Effective 10/15/09)**

Stricken

**N. RECORDING FEE (Effective 10/15/09)**

1. The flat filed recording fees are set as follows:

Refinance Escrow	\$30.00 per transaction
Builder Escrow	\$50.00 per transaction
Resale Escrow	\$50.00 per transaction
Outside of Maricopa and Pinal County	Pass through charge from the county
2. Commercial Transactions will be charged \$100 for recording.

**O. LOAN ESCROW RATES (Effective 10/15/09)**

1. The Loan Escrow Rate shall include any Refinance, Construction (Interim or Permanent Loan Escrow at a **Flat Fee**.  
\$300.00 Apache/Navajo County  
\$300.00 Coconino County  
\$300.00 Gila County  
\$300.00 Maricopa County  
\$300.00 Mohave County  
\$300.00 Pima County  
\$300.00 Pinal County  
\$300.00 Yavapai County  
\$300.00 Yuma County
2. For loans which have a second loan escrow, the fee shall be \$100.00.
3. Please see attached exhibit for Resale Escrow Fees.
4. The charge for a Loan Escrow that involved the preparation of Lender Escrow Instructions by Escrow Agent shall be 100% of the Basic Escrow Fee.
5. The charge for an escrow transaction that involves the revamping, replacement, refinance or finance wherein the subject property is other than individual residential, such as commercial agricultural, multiple units, etc. shall be 100% of the Basic Escrow Fee and shall be based upon the principal amount of the new loan.

**P. RELOCATION RATE (Effective 10/15/09):**

1. The escrow fees for an individual relocated, as described herein, shall be 50% of the applicable escrow rate plus \$100.00.
2. This relocation rate is available to "individual relocates," through their respective corporations or relocation companies, are acquiring an existing single family residential unit for use as their primary residence, due to a change in either a county or state relocation of their primary residence.
3. This rate is only applicable in connection with those costs based upon escrow rates as outlined in the relocation rate filing as based upon fair value. Said rate shall not apply to any additional work charges.



**Q. SUBDIVIDERS AND BUILDERS RATES RELATING TO SALE TO A CONSUMER HOME BUYER OR LOT PURCHASER (Effective 10/15/09)**

1. These rates are available to a builder, contractor, developer or subdivider, hereinafter referred to as builder/developer, customarily engaged in such a business and shall apply only when the transaction involves the sale to a consumer home buyer or lot purchaser.
2. These rates are applicable only to the Basic Escrow Fee: (Sale), (Loan), (Sale and Loan Fee) and (Leasehold) set forth above.
3. The amount of the adjustment to the basic escrow fee is dependent upon the number of units.
4. The number of units shall be determined by adding the number of units being developed in recorded subdivisions and the number of proposed units in additional parcels, all of which are owned by the builder/developer.
5. The ultimate rate charged the builder/developer is calculated as follows:

**A. APACHE, COCONINO, GILA, MARICOPA, MOHAVE, PIMA, PINAL, YAVAPAI, YUMA, NAVAJO COUNTIES.**

1	-	15 Units	-70% of Basic Escrow Rate
16	-	30 Units	-60% of Basic Escrow Rate
31	-	70 Units	-50% of Basic Escrow Rate
71	-	200 Units	-40% of Basic Escrow Rate
201	-	1,199 Units	-30% of Basic Escrow Rate
1,200	-	or more units	-27% of Basic Escrow Rate

**B. PIMA COUNTY (Exceptions)**

1. If the transaction is a Cash Sale, then the Builder will be charged full Escrow Fee unless the Builder does in excess of 400 units per year, then the Builder will pay 80% of the Basic Escrow Rate.

**R. SUBDIVIDERS AND BUILDERS RATES NOT RELATING TO SALE TO A CONSUMER HOME BUYER OR LOT PURCHASER: (Effective 10/15/09)**

1. These rates are available to a builder, contractor, developer, or subdivider, hereinafter referred to as builder/developer, customarily engaged in such a business when the transaction is other than a sale to a consumer home buyer or lot purchaser.
2. These rates are applicable only to the Basic Escrow Fee: (Sale), (Loan), (Sale and Loan Fee) and (Leasehold) set forth above.
3. The amount of the adjustment to the basic escrow fee is dependent upon the dollar amount of the transaction.
4. The ultimate rate charged the builder/developer is calculated as follows:

Up to \$5 million transaction	-70% of Basic Escrow Fee
\$5 million to \$15 million transaction	-65% of Basic Escrow Fee
Over \$15 million transaction	-60% of Basic Escrow Fee

**S. WIRE FEE (Effective 10/15/09)**

Stricken

# STERLING TITLE AGENCY, LLC ESCROW FEE-RESALE

Sale/Loan Amount	Escrow Fee-Buyer	Escrow Fee-Seller
\$35,000.00	\$287.50	\$287.50
\$40,000.00	\$287.50	\$287.50
\$45,000.00	\$287.50	\$287.50
\$50,000.00	\$287.50	\$287.50
\$55,000.00	\$287.50	\$287.50
\$60,000.00	\$287.50	\$287.50
\$65,000.00	\$287.50	\$287.50
\$70,000.00	\$287.50	\$287.50
\$75,000.00	\$287.50	\$287.50
\$80,000.00	\$287.50	\$287.50
\$85,000.00	\$298.50	\$298.50
\$90,000.00	\$304.00	\$304.00
\$95,000.00	\$309.50	\$309.50
\$100,000.00	\$315.00	\$315.00
\$105,000.00	\$320.50	\$320.50
\$110,000.00	\$326.00	\$326.00
\$115,000.00	\$331.50	\$331.50
\$120,000.00	\$337.00	\$337.00
\$125,000.00	\$342.50	\$342.50
\$130,000.00	\$348.00	\$348.00
\$135,000.00	\$353.50	\$353.50
\$140,000.00	\$359.00	\$359.00
\$145,000.00	\$364.50	\$364.50
\$150,000.00	\$370.00	\$370.00
\$155,000.00	\$375.50	\$375.50
\$160,000.00	\$381.00	\$381.00
\$165,000.00	\$386.50	\$386.50
\$170,000.00	\$392.00	\$392.00
\$175,000.00	\$397.50	\$397.50
\$180,000.00	\$403.00	\$403.00
\$185,000.00	\$408.50	\$408.50
\$190,000.00	\$414.00	\$414.00
\$195,000.00	\$419.50	\$419.50
\$200,000.00	\$425.00	\$425.00
\$205,000.00	\$430.50	\$430.50
\$210,000.00	\$436.00	\$436.00
\$215,000.00	\$441.50	\$441.50
\$220,000.00	\$447.00	\$447.00
\$225,000.00	\$452.50	\$452.50

# STERLING TITLE AGENCY, LLC ESCROW FEE-RESALE

Sale/Loan Amount	Escrow Fee-Buyer	Escrow Fee-Seller
\$230,000.00	\$458.00	\$458.00
\$235,000.00	\$436.50	\$463.50
\$240,000.00	\$469.00	\$469.00
\$245,000.00	\$474.50	\$474.50
\$250,000.00	\$480.00	\$480.00
\$255,000.00	\$485.50	\$485.50
\$260,000.00	\$491.00	\$491.00
\$265,000.00	\$496.50	\$496.50
\$270,000.00	\$502.00	\$502.00
\$275,000.00	\$507.50	\$507.50
\$280,000.00	\$513.00	\$513.00
\$285,000.00	\$518.50	\$518.50
\$290,000.00	\$524.00	\$524.00
\$295,000.00	\$529.50	\$529.50
\$300,000.00	\$535.00	\$535.00
\$305,000.00	\$540.50	\$540.50
\$310,000.00	\$546.00	\$546.00
\$315,000.00	\$551.50	\$551.50
\$320,000.00	\$557.00	\$557.00
\$325,000.00	\$562.50	\$562.50
\$330,000.00	\$568.00	\$568.00
\$335,000.00	\$573.50	\$573.50
\$340,000.00	\$579.00	\$579.00
\$345,000.00	\$584.50	\$584.50
\$350,000.00	\$590.00	\$590.00
\$355,000.00	\$595.50	\$595.50
\$360,000.00	\$601.00	\$601.00
\$365,000.00	\$606.50	\$606.50
\$370,000.00	\$612.00	\$612.00
\$375,000.00	\$617.50	\$617.50
\$380,000.00	\$623.00	\$623.00
\$385,000.00	\$628.50	\$628.50
\$390,000.00	\$634.00	\$634.00
\$395,000.00	\$639.50	\$639.50
\$400,000.00	\$645.00	\$645.00
\$405,000.00	\$650.50	\$650.50
\$410,000.00	\$656.00	\$656.00
\$415,000.00	\$661.50	\$661.50
\$420,000.00	\$667.00	\$667.00

# STERLING TITLE AGENCY, LLC ESCROW FEE-RESALE

Sale/Loan Amount	Escrow Fee-Buyer	Escrow Fee-Seller
\$425,000.00	\$672.50	\$672.50
\$430,000.00	\$678.00	\$678.00
\$435,000.00	\$683.50	\$683.50
\$440,000.00	\$689.00	\$689.00
\$445,000.00	\$694.50	\$694.50
\$450,000.00	\$700.00	\$700.00
\$455,000.00	\$705.50	\$705.50
\$460,000.00	\$711.00	\$711.00
\$465,000.00	\$716.50	\$716.50
\$470,000.00	\$722.00	\$722.00
\$475,000.00	\$727.50	\$727.50
\$480,000.00	\$733.00	\$733.00
\$485,000.00	\$738.50	\$738.50
\$490,000.00	\$744.00	\$744.00
\$495,000.00	\$749.50	\$749.50
\$500,000.00	\$755.00	\$755.00
\$505,000.00	\$760.50	\$760.50
\$510,000.00	\$766.00	\$766.00
\$515,000.00	\$771.50	\$771.50
\$520,000.00	\$777.00	\$777.00
\$525,000.00	\$782.50	\$782.50
\$530,000.00	\$788.00	\$788.00
\$535,000.00	\$793.50	\$793.50
\$540,000.00	\$799.00	\$799.00
\$545,000.00	\$804.50	\$804.50
\$550,000.00	\$810.00	\$810.00
\$555,000.00	\$815.50	\$815.50
\$560,000.00	\$821.00	\$821.00
\$565,000.00	\$826.50	\$826.50
\$570,000.00	\$832.00	\$832.00
\$575,000.00	\$837.50	\$837.50
\$580,000.00	\$843.00	\$843.00
\$585,000.00	\$848.50	\$848.50
\$590,000.00	\$854.00	\$854.00
\$595,000.00	\$859.50	\$859.50
\$600,000.00	\$865.00	\$865.00
\$605,000.00	\$870.50	\$870.50
\$610,000.00	\$876.00	\$876.00
\$615,000.00	\$881.50	\$881.50

# STERLING TITLE AGENCY, LLC ESCROW FEE-RESALE

Sale/Loan Amount	Escrow Fee-Buyer	Escrow Fee-Seller
\$620,000.00	\$887.00	\$887.00
\$625,000.00	\$892.50	\$892.50
\$630,000.00	\$898.00	\$898.00
\$635,000.00	\$903.50	\$903.50
\$640,000.00	\$909.00	\$909.00
\$645,000.00	\$914.50	\$914.50
\$650,000.00	\$920.00	\$920.00
\$655,000.00	\$925.50	\$925.50
\$660,000.00	\$931.00	\$931.00
\$665,000.00	\$936.50	\$936.50
\$670,000.00	\$942.00	\$942.00
\$675,000.00	\$947.50	\$947.50
\$680,000.00	\$953.00	\$953.00
\$685,000.00	\$958.50	\$958.50
\$690,000.00	\$964.00	\$964.00
\$695,000.00	\$969.50	\$969.50
\$700,000.00	\$975.00	\$975.00
\$705,000.00	\$980.50	\$980.50
\$710,000.00	\$986.00	\$986.00
\$715,000.00	\$991.50	\$991.50
\$720,000.00	\$997.00	\$997.00
\$725,000.00	\$1002.50	\$1002.50
\$730,000.00	\$1008.00	\$1008.00
\$735,000.00	\$1013.50	\$1013.50
\$740,000.00	\$1019.00	\$1019.00
\$745,000.00	\$1024.50	\$1024.50
\$750,000.00	\$1030.00	\$1030.00
\$755,000.00	\$1035.50	\$1035.50
\$760,000.00	\$1041.00	\$1041.00
\$765,000.00	\$1046.50	\$1046.50
\$770,000.00	\$1052.00	\$1052.00
\$775,000.00	\$1057.50	\$1057.50
\$780,000.00	\$1063.00	\$1063.00
\$785,000.00	\$1068.50	\$1068.50
\$790,000.00	\$1074.00	\$1074.00
\$795,000.00	\$1079.50	\$1079.50
\$800,000.00	\$1085.00	\$1085.00
\$805,000.00	\$1090.50	\$1090.50
\$810,000.00	\$1096.00	\$1096.00

# STERLING TITLE AGENCY, LLC ESCROW FEE-RESALE

Sale/Loan Amount	Escrow Fee-Buyer	Escrow Fee-Seller
\$815,000.00	\$1101.50	\$1101.50
\$820,000.00	\$1107.00	\$1107.00
\$825,000.00	\$1112.50	\$1112.50
\$830,000.00	\$1118.00	\$1118.00
\$835,000.00	\$1123.50	\$1123.50
\$840,000.00	\$1129.00	\$1129.00
\$845,000.00	\$1134.50	\$1134.50
\$850,000.00	\$1140.00	\$1140.00
\$855,000.00	\$1145.50	\$1145.50
\$860,000.00	\$1151.00	\$1151.00
\$865,000.00	\$1156.50	\$1156.50
\$870,000.00	\$1162.00	\$1162.00
\$875,000.00	\$1167.50	\$1167.50
\$880,000.00	\$1173.00	\$1173.00
\$885,000.00	\$1178.50	\$1178.50
\$890,000.00	\$1184.00	\$1184.00
\$895,000.00	\$1189.50	\$1189.50
\$900,000.00	\$1195.00	\$1195.00
\$905,000.00	\$1200.50	\$1200.50
\$910,000.00	\$1206.00	\$1206.00
\$915,000.00	\$1211.50	\$1211.50
\$920,000.00	\$1217.00	\$1217.00
\$925,000.00	\$1222.50	\$1222.50
\$930,000.00	\$1228.00	\$1228.00
\$935,000.00	\$1233.50	\$1233.50
\$940,000.00	\$1239.00	\$1239.00
\$945,000.00	\$1244.50	\$1244.50
\$950,000.00	\$1250.00	\$1250.00
\$955,000.00	\$1255.50	\$1255.50
\$960,000.00	\$1261.00	\$1261.00
\$965,000.00	\$1266.50	\$1266.50
\$970,000.00	\$1272.00	\$1272.00
\$975,000.00	\$1277.50	\$1277.50
\$980,000.00	\$1283.00	\$1283.00
\$985,000.00	\$1288.50	\$1288.50
\$990,000.00	\$1294.00	\$1294.00
\$995,000.00	\$1299.50	\$1299.50
\$1,000,000.00	\$1305.00	\$1305.00